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\* Client Ref.: Multiple Operating Accounts-B

## **ABSTRACT OF INVENTION**

A technique for making a payment to a payee on behalf of a payor is provided. A selection is made, based upon a received payment request, of a processing parameter from a group of processing parameters. The group of processing parameters consists of at least two of three processing parameters. The three processing parameters are a speed of processing, cost of processing, and a risk of processing. The payment is made according to the selected processing parameter.